

**UNITED STATES BANKRUPTCY COURT
MIDDLE DISTRICT OF NORTH CAROLINA
DURHAM DIVISION**

In re:

Alicia Marie Smith

a/k/a Alicia Ferguson

S.S. No.: xxx-xx-4720

Mailing Address: 920 Clarion Drive, Durham, NC 27705-

Case No. 10-82151

Debtor.

NOTICE TO CREDITORS AND PROPOSED PLAN

The Debtor has filed for relief under Chapter 13 of the United States Bankruptcy Code on November 24, 2010.

The filing automatically stays collection and other actions against the Debtor, Debtor's property and certain co-debtors. If you attempt to collect a debt or take other action in violation of the bankruptcy stay, you may be penalized.

Official notice will be sent to creditors, which will provide the name and address of the Trustee, the date and time of the meeting of creditors, and the deadline for objecting to the plan. The official notice will include a proof of claim form.

A creditor must timely file a proof of claim with the Trustee in order to receive distributions under the plan. The Trustee will mail payments to the address provided on the proof of claim unless the creditor provides another address in writing for payments. If the claim is subsequently assigned or transferred, the Trustee will continue to remit payment to the original creditor until a formal notice of assignment or transfer is filed with the Court.

Attached is a copy of the Debtor's proposed Chapter 13 Plan consisting of 2 documents entitled: (1) Chapter 13 Plan and (2) Ch. 13 Plan - Debts Sheet (Middle). This is the same Plan that has already been filed with the Court.

Dated: December 13, 2010

LAW OFFICES OF JOHN T. ORCUTT, P.C.

/s John T. Orcutt

John T. Orcutt

N.C. State Bar No. 10212

Counsel for the Debtor

6616-203 Six Forks Rd.

Raleigh, N.C. 27615

Tel. No. (919) 847-9750

circular.wpt (rev. 5/17/09)

CH. 13 PLAN - DEBTS SHEET (MIDDLE DISTRICT - DESARDI VERSION)

Date: 11/11/10

LastName-SS#: Smith-4720

RETAIN COLLATERAL & PAY DIRECT OUTSIDE PLAN

Creditor Name	Sch D #	Description of Collateral

SURRENDER COLLATERAL

Creditor Name	Description of Collateral

ARREARAGE CLAIMS

Creditor Name	Sch D #	Arrearage Amount	(See †)
			**
			**
			**
			**
			**
GMAC - 1st DOT		\$4,500	**
			**
			**
			**

REJECTED EXECUTORY CONTRACTS/LEASES

Creditor Name	Description of Collateral

LTD - DOT ON PRINCIPAL RESIDENCE & OTHER LONG TERM DEBTS

Creditor Name	Sch D #	Monthly Contract Amount	Int. Rate	Adequate Protection	Minimum Equal Payment	Description of Collateral
GMAC - 1st DOT		\$820	N/A	n/a	\$820.00	land, home
			N/A	n/a		
			N/A	n/a		
			N/A	n/a		

STD - SECURED DEBTS *a* FMV

Creditor Name	Sch D #	FMV	Int. Rate	Adequate Protection	Minimum Equal Payment	Description of Collateral
			8.00			
			5.00			
			5.00			
			5.00			

STD - SECURED DEBTS *a* 100%

Creditor Name	Sch D #	Payoff Amount	Int. Rate	Adequate Protection	Minimum Equal Payment	Description of Collateral
Wells Fargo		\$10,134	8.00	\$67	\$261.11	
			5.00			
			5.00			
			5.00			
			5.00			

ATTORNEY FEE (Unpaid part)		Amount
Law Offices of John T. Orcutt, P.C.		\$3,338
SECURED TAXES		Secured Amt
IRS Tax Liens		
Real Property Taxes on Retained Realty		
UNSECURED PRIORITY DEBTS		Amount
IRS Taxes		
State Taxes		
Personal Property Taxes		
Alimony or Child Support Arrearage		
CO-SIGN PROTECT (Pay 100%)	Int. %	Payoff Amt
All Co-Sign Protect Debts (See*)		
GENERAL NON-PRIORITY UNSECURED		Amount**
DMI=	None(\$0)	None(\$0)

PROPOSED CHAPTER 13 PLAN PAYMENT

\$ **\$1,225** per month for **60** months, then

\$ **N/A** per month for **N/A** months.

Adequate Protection Payment Period: **7.59** months.

Sch D # = The number of the secured debt as listed on Schedule D.

Adequate Protection = Monthly 'Adequate Protection' payment amt.

† = May include up to 2 post-petition payments.

* Co-sign protect on all debts so designated on the filed schedules.

** = Greater of DMI x ACP or EAE (Page 4 of 4)

Ch13Plan_MD_(DeSardi Version 1/12/10) © LOJTO

Other Miscellaneous Provisions

Plan to allow for 3 "waivers". Interest on EAE at fed. judgment rate

Please pay Wells Fargo 100% at contract interest rate (8%) to protect co-signer.

CERTIFICATE OF SERVICE

I, Kaelyn McCollum, the undersigned, certifies that a copy of the foregoing **NOTICE TO CREDITORS AND PROPOSED PLAN** was served by automatic electronic noticing upon the following Trustee:

Richard M. Hutson, II
Chapter 13 Trustee

and was also served by first class U.S. mail, postage prepaid, to the following parties at their respective addresses:

All the creditors set forth on the mailing matrix filing in this case.

/s Kaelyn McCollum
Kaelyn McCollum

North Carolina Department of Revenue
c/o NC Department of Justice
Post Office Box 629
Raleigh, NC 27602-0629

US Attorney's Office (ED)**
310 New Bern Avenue
Suite 800, Federal Building
Raleigh, NC 27601-1461

Durham Emergency Physicians, PA
Post Office Box 15386
Durham, NC 27704-5386

Employment Security Commission
Attn: Benefit Payment Control
Post Office Box 26504
Raleigh, NC 27611-6504

Absolute Collection Service **
421 Fayetteville Street Mall
Suite 600
Raleigh, NC 27601

Durham Regional Hospital
and Emergency Medical Service
402 Stadium Drive
Durham, NC 27704

Credit Bureau
Post Office Box 26140
Greensboro, NC 27402

Care Credit**
c/o GE Money Bank
Post Office Box 981438
El Paso, TX 79998-1438

Festiva Resorts
Post Office Box 29352
Phoenix, AZ 85038-9352

NC Child Support
Centralized Collections
Post Office Box 900006
Raleigh, NC 27675-9006

Coastal Federal Credit Union **
Post Office Box 58429
Raleigh, NC 27658-8429

GMAC Mortgage****
Attn: Managing Agent
P.O. Box 4622
Waterloo, IA 50704

Equifax Information Systems LLC
P.O. Box 740241
Atlanta, GA 30374-0241

Credit Bureau of Greensboro**
Post Office Box 26140
Greensboro, NC 27402-0040

Internal Revenue Service (MD)**
Post Office Box 21126
Philadelphia, PA 19114-0326

Experian
P.O. Box 2002
Allen, TX 75013-2002

Credit Financial Services
Post Office Box 530
Durham, NC 27702-0530

Interstate Credit Collections
Post Office Box 3136
Winston Salem, NC 27102-3136

Trans Union Corporation
P.O. Box 2000
Crum Lynne, PA 19022-2000

Credit Protection
13355 Noel Road #2100
Dallas, TX 75240-6612

JL Walston
1530 North Gregson Street
Durham, NC 27701-1164

ChexSystems
Attn: Consumer Relations
7805 Hudson Road, Ste. 100
Woodbury, MN 55125

Department of Education/SLM
11100 USA Parkway
Fishers, IN 46037-9203

JL Walston & Associates
1058 West Club Blvd, # 145
Durham, NC 27701-1167

Internal Revenue Service (ED)**
Post Office Box 7346
Philadelphia, PA 19101-7346

Durham County Tax Collector
Post Office Box 3397
Durham, NC 27701

Jonathan Dixon

Law Offices of John T. Orcutt
6616-203 Six Forks Road
Raleigh, NC 27615

US Attorney's Office (MD)**
Middle District
Post Office Box 1858
Greensboro, NC 27502-1858

NCO Financial Services **
PO Box 15630
Dept 99
Wilmington, DE 19850

Verizon NC
236 E Town St
#170
Columbus, OH 43215

North Carolina Department of Revenue
c/o Reginald S. Hinton
Post Office Box 25000
Raleigh, NC 27640-5000

Wells Fargo Dealer Services***
Post Office Box 168048
Attn: Managing Agent
Irving, TX 75016-8048

North Carolina Dept of Revenue**
Post Office Box 1168
Raleigh, NC 27602-1168

PSNC 'Energy
Post Office Box 1398
Gastonia, NC 28053-1398

RCS
Post Office Box 7229
Westchester, IL 60154

Sallie Mae Financial **
300 Continental Drive Ste. 1S
Newark, DE 19713-4339

SECCREDIT
2623 West Oxford Loop
Oxford, MS 38655

Time Warner
c/o Credit Management
4200 International PKWY
Carrollton, TX 75007